

# Surcharge Free ATMs

as of November 8, 2005

Device Type	ATM Owner Name
ATM	AMEX
ATM	Arrowhead Credit Union
ATM	Auburn Community Bank
ATM	Bank of Lodi
ATM	Bank of Orange County
ATM	Bank of the West
ATM	Bank of Rio Vista
ATM	Bank One
ATM	Bay Federal Credit Union
ATM	Cathay Bank
ATM	Central California Bank
ATM	Citibank
ATM	Edwards Federal Credit Union
ATM	Exchange Bank
ATM	Farmers & Merchants Bank of Central Calif.
ATM	First Northern Bank
ATM	Lake Community Bank
ATM	Mechanics Bank
ATM	Merced School Employees FCU
ATM	Mission Community Bank
ATM	Orange County Teachers' FCU
ATM	Pacific Community CU
ATM	Placer Sierra Bank
ATM	Redwood Credit Union
ATM	Rabobank (f.k.a. Valley Independent Bank)
ATM	Sacramento Commercial Bank
ATM	Sacramento Credit Union
ATM	7-Eleven
ATM	Sun Community FCU
ATM	Umpqua Bank
ATM	U.S. Bank
ATM	Valley Independent Bank – now Rabobank
ATM	Washington Mutual Bank
ATM	WestAmerica Bank
ATM	Western Sierra Bank
ATM	World Savings & Loan
ATM	Yolo Federal Credit Union

# Surcharging ATMs

as of November 8, 2005

Device Type	ATM Owner Name	Surcharge Amount
ATM	1 <sup>st</sup> National Bank of Central California	\$1.95
ATM	Alta One FCU	\$1.75
ATM	AMICUS (now e-Trade)	\$2.00
ATM	Armed Forces Bank	\$0.75 –1.00
ATM	ATM Capitol	\$2.00
ATM	ATM Express (ISO)	\$2.00
ATM	Banco Popular	\$1.50
ATM	Bank of Alameda	\$1.50
ATM	Bank of America	\$2.00
ATM	Bank of Orange County	\$2.25
ATM	Bank of the Sierra	\$2.00
ATM	Bank One (Circle K)	\$1.50
ATM	Business First National Bank	\$1.50
ATM	Butte Community Bank	\$1.50
ATM	California National Bank	\$1.50
ATM	Cardtronics (ISO)	\$1.50
ATM	CMT Federal Credit Union	\$1.50
ATM	Comerica	\$1.50
ATM	Community Bank of Santa Maria	\$1.50
ATM	Co-Op Joint Venture ATMs	\$1.50
ATM	County Bank	\$1.50
ATM	Downey Saving & Loan	\$1.50
ATM	eFunds (ISO)	\$1.50
ATM	E*Trade (ISO)	\$1.50
ATM	El Dorado Savings Bank	\$1.50
ATM	EZ Cash (ISO)	\$1.50
ATM	Feather River Bank	\$2.00
ATM	Financial Technologies (ISO)	\$1.75
ATM	First City Federal Credit Union	\$1.00
ATM	First Independence	\$1.50
ATM	Fiscript (ISO)	\$1.50
ATM	Gold Country Bank	\$1.50
ATM	Golden 1 Credit Union	\$1.50
ATM	Just ATMs (ISO)	\$1.50
ATM	Kern Schools FCU	\$1.50
ATM	KeyCorp	\$1.50
ATM	Los Robles Bank	\$1.95
ATM	Lynk Systems	\$1.50
ATM	Merco Credit Union	\$1.50
ATM	Mid State Bank	\$1.50
ATM	Money Tree	\$1.50

Surcharging ATMs as of November 8, 2005		
Device Type	ATM Owner Name	Surcharge Amount
ATM	North Valley Bank	\$1.50
ATM	One United	\$1.50
ATM	Palm Desert National Bank	\$1.50
ATM	PIA of Texas (ISO Sponsor)	\$1.50
ATM	Plumas Bank	\$1.50
ATM	Pueblo Bank & Trust (ISO Sponsor)	\$1.50
ATM	River City Bank	\$1.50
ATM	San Benito Bank	\$1.95
ATM	Santa Barbara Bank & Trust	\$1.95
ATM	Sanwa Bank (now Bank of the West)	\$1.50
ATM	Savings Bank of Mendocino County	\$1.50
ATM	Scott Valley Bank	\$1.75
ATM	Six Rivers Bank	\$1.50
ATM	South Valley Bank	\$1.95
ATM	Taft National Bank	\$1.50
ATM	Tri Counties Bank	\$1.75
ATM	Tucoemas Credit Union	\$1.50
ATM	Union Bank of California	\$1.50
ATM	United California Bank (now Bank of the West)	\$1.50
ATM	Wells Fargo Bank	\$1.50
ATM	Yosemite Bank	\$2.00

# Surcharge Free Retailers

as of November 8, 2005

Device Type	POS Owner Name	Withdraw Limit	*Other Services
POS	Albertson's Stores	\$100	MO
POS	Andronicos	\$200	MO
POS	Bel Air	\$200	
POS	Bell Markets	\$200	
POS	C & K Markets	\$20	
POS	Cala Foods	\$200	
POS	DECA	\$25	
POS	Factory 2-U	\$40	
POS	Fast & Easy Market	\$200	
POS	Fleming	\$100	
POS	Food 4 Less	\$100/\$200	
POS	FoodsCo	\$200	
POS	Food Maxx	\$200	MO
POS	Food source	\$200	
POS	Grewel	No Limit	
POS	Hughes Market	\$200	
POS	K-Mart Stores	\$50	MO
POS	Kroger	\$200	
POS	La Perla Tapatia	\$20	
POS	La Esperanza Market	No Limit	
POS	Long's Drug Store	\$100	
POS	Los Amigos Market	No Limit	
POS	Lunardi's	\$200	
POS	More for Less	\$40	MO
POS	Nella Oil Co	\$50	
POS	Nob Hill Stores	\$200	
POS	Northgate	No Limit	
POS	Nugget Stores	No Limit	
POS	Pak 'n' Save	\$200	MO
POS	Pavilion Stores	\$200	MO
POS	Quick N E-Z	\$20	
POS	Quik Stop Market	\$40	
POS	Raley's/Bel Air	\$200	
POS	Ralph's	\$200	MO
POS	Ray's Food Place	\$20	MO
POS	Richland Market	\$200	
POS	Rite Aid	\$100	
POS	R-N Market	\$100	
POS	Save Mart Foods	\$200	MO
POS	Safeway Stores	\$200	MO

Surcharge Free Retailers as of November 8, 2005			
Device Type	POS Owner Name	Withdraw Limit	*Other Services
POS	Sav On Drugs	\$100	
POS	Save Max	\$100	MO
POS	Solaris	\$200	MO
POS	Smith's	\$200	
POS	Stater Brothers Stores	\$200	
POS	Target	\$40	
POS	Tower Mart	\$50	
POS	Trader Joe Stores	\$50	
POS	Von's Stores	\$200	MO
POS	Walgreen's Stores	\$100	
POS	Wal-Mart Stores	\$100	
POS	Whole Foods	\$100	
POS	Winco	No Limit	

## Surcharging Retailers

as of November 8, 2005

Device Type	POS Owner Name	Surcharge Amount	Withdraw Limit	*Other Services
POS	Quick Stop	\$.35	\$40	MO
POS	Valu Plus	\$1.50	\$300	

## Check Cashers

as of November 8, 2005

Check Casher Name	Surcharge Policy	Withdraw Limit	*Other Services
Advance Check Cash	\$3 minimum or 1.5%	No Limit	MO
Brooklyn Check Cashing	1%	No Limit	MO
California Check Cashing – N. CA only	No more than 1%	No Limit	MO,BP
Cash Flow	2%	No Limit	MO
Cash Window	\$1.50	No Limit	MO
Check Agencies of California – N. CA only	No More than 1%	No Limit	MO, BP
Check Center	1%	No Limit	MO, BP
Chex Checks Cashed	1%	No Limit	MO, BP
Fast Cash	\$1.50	No Limit	MO
Hacienda	1%	No Limit	MO
Nix Check Cashing (LA and Orange locations)	1% (minimum 95 cents)	No Limit	Three free money orders on cash withdrawals of \$300 or more
Popular Check Express	\$2 up to \$200, 1% thereafter	No Limit	Free money orders, BP
Scotty's Check Cashing	\$2 for 1 <sup>st</sup> \$100, \$1 for each additional \$100	No Limit	
Super Save Market	1%	No limit	MO, BP
Superior Check Cashing	1.50	\$200/transaction	MO, BP
USA Checks Cashed	2% \$100-500; 2.5% over \$500	No Limit	MO, BP
We Cash	\$2	No Limit	MO, BP

### \*Other Services

<b>MO</b>	Money Order	<b>BP</b>	Bill Payment
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